

CT DDS

End of Life Planning

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Presented by

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Overview

- Each person's IP should address their burial or end of life plans.
- The expectation is that this discussion will be initiated by the case manager.
- This does not mean it has to be discussed during the meeting but there should be a plan to address burial and end of life plans.
- The IP guide has prompt questions to help initiate this conversation.

Individual Planning

- Talking about death and a funeral plan is very sensitive and difficult for most people.
- It is very important to have the conversation long before a person is in a medical crisis.
- Give individuals the respect to decide what they want for a funeral and their personal belongings.
- Use outside resources such as Hospice Providers.

DSS Funeral Benefits

DSS will pay up to \$ 1,800 towards funeral expenses. But the state's ***funeral assistance is reduced by (1) any cash on hand or savings the person may have, (2) any prepaid funeral contract, and (3) the face value of any life insurance policy the decedent owned 4) the amount in any revocable or irrevocable funeral fund.

Generally the Funeral Home will process the paper work to get this benefit. Must apply with in one year of person's death.

<http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305152> or
<http://www.cga.ct.gov/2007/rpt/2007-R-0604.htm>.

Social Security Death Benefit

Social Security does not provide any death benefit unless there is a surviving spouse.

The amount is \$255.00.

<http://www.ssa.gov/pubs/10008.html>

Irrevocable Trust

- An individual may set aside up to \$5,400.00 from their own savings in an Irrevocable Trust for a pre-paid funeral.
- An irrevocable trust is not considered an asset and cannot be used for any other need. These trusts can be easily arranged with any local funeral home. They can be of any amount below the maximum and can be added to over time.

Burial Expenses

- An individual can also purchase a burial plot opening and closing, headstone, crypt, mausoleum, urn. It is important to know these expenses are not covered by an Irrevocable Trust or arranged by the funeral home. BUT can be excluded assets for Medicaid Eligibility per DSS UPM Up-05-18 dated 8-31-2005.
- These arrangements should be the first arrangements made in any funeral planning.

Important Information

- The money allocated by DSS or in the irrevocable trust does not provide a traditional funeral or burial. (The average cost for a funeral these days is between (\$8,000-\$10,000.) Generally, this will cover the expenses for a cremation, but not much else. If you desire other services, you will need to seek out people/agencies who will donate their time/facilities, etc.
- The funeral home does NOT have to provide any services above and beyond the resources available.

Important Information

- There are no limitations on the amount of money a family member may spend on an individual's arrangements. DDS or the private provider is not financially responsible for plans families make.

Remaining Funds

- When a DDS consumer passes away and they have funds left over after their funeral is paid for. The remaining funds go to the person's estate. This needs to go Probate Court no matter the amount. DSS can recover from the estate the value of any medical assistance the person received from our Medicaid program on or after 10/1/93 when the person was 55 or older. From DSS UPM 7525.10 E.2.

Bereavement Resources

- Bereavement Resources

<http://alpha.vaxxine.com/info/brvres.html>

Includes FAQ** and links to some of the resources listed in this pathfinder as well as many others.

- National Hospice Organization <http://www.nho.org/>

Includes information about how to find a hospice, a hospice FAQ, discussion groups, and links to other resources.

- Caregiver and Bereavement Resources <http://hospice-cares.com/>

Links to a variety of sites focusing on caregivers, bereavement, and hospice. Includes special resources for grieving children.

Additional Resources

➤ **Funeral Planning Fact Sheet**

http://www.ct.gov/dds/lib/dds/webcast/2010_0901/end_of_life_planning_documents.docx

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http://www.ct.gov/dds/lib/dds/webcast/2010_0901/end_of_life_planning_documents.docx

➤ **Social Security**

<http://www.ssa.gov/pubs/10008.html>

➤ **Veterans**

http://www.vba.va.gov/benefit_facts/index.htm#BM7